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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/543,938	04/06/2000	Dushyant Sharma	39440/199992	7936

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EXAMINER
BACKER, FIRMIN

ART UNIT	PAPER NUMBER
3621	

DATE MAILED: 07/17/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

	Application No.	Applicant(s)
Office Action Summary	09/543,938	SHARMA, DUSHYANT
	Examiner	Art Unit	
	Firmin Backer	3621	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on <u>06 April 2000</u> .

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) <u>1-50</u> is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) <u>1-50</u> is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11)☐ The proposed drawing correction filed on _____ is: a)☐ approved b)☐ disapproved by the Examiner.

    If approved, corrected drawings are required in reply to this Office action.

12)☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All b)☐ Some * c)☐ None of:

        1.☐ Certified copies of the priority documents have been received.

        2.☐ Certified copies of the priority documents have been received in Application No. _____ .

        3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

14)☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

    a) ☐ The translation of the foreign language provisional application has been received.

15)☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1)☐ Notice of References Cited (PTO-892)		4)☐ Interview Summary (PTO-413) Paper No(s). _____ .	
2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)		5)☐ Notice of Informal Patent Application (PTO-152)	
3)☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) <u>2</u> .		6)☐ Other: .	

DETAILED ACTION

This is in response to a letter for patent filed on April 6th, 2000 in which claims 1-51 are

presented for examination. Claims 1-51 are pending in the letter.

Claim Objections

1.   The numbering of claims is not in accordance with 37 CFR 1.126 which requires the

original numbering of the claims to be preserved throughout the prosecution. When claims are

canceled, the remaining claims must not be renumbered. When new claims are presented, they

must be numbered consecutively beginning with the number next following the highest

numbered claims previously presented (whether entered or not).

Misnumbered claims 1-51 been renumbered 1-50.

Claim Rejections - 35 USC § 102

2.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the

basis for the rejections under this section made in this Office action:

> (e) the invention was described in a patent granted on an application for patent by another filed in the United
> States before the invention thereof by the applicant for patent, or on an international application by another who
> has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention
> thereof by the applicant for patent.

The changes made to 35 U.S.C. 102(e) by the American Inventors Protection Act of 1999

(AIPA) do not apply to the examination of this application as the application being examined

was not (1) filed on or after November 29, 2000, or (2) voluntarily published under 35 U.S.C.

122(b). Therefore, this application is examined under 35 U.S.C. 102(e) prior to the amendment

by the AIPA (pre-AIPA 35 U.S.C. 102(e)).

3.   Claims 1-50 rejected under 35 U.S.C. 102(e) as being anticipated by Shutzer (U.S. Patent

No 6,292,789).

4.   As per claims 1, 21, Shutzer teaches a system/method for presenting and paying bills (*see*

abstract, fig 1) comprising parsing functionality (*bill service provider, 104*) which is adapted to

parse billing data from a plurality of billers (*billers, 106*) using rules (*certificate authority, 110*)

according to which the parsing functionality is programmed, corresponding to a plurality of data

types (*billing data*) and to provide relevant information for further use by the system (*see*

abstract, fig 1-5, column 13 line 11-14 line 25) a common document model processing

functionality (*bill service provider, 104*) adapted to transform the relevant information into a

common document model, which common document model is adapted to accommodate the

relevant information from the plurality of billers and according to the plurality of data types (*see*

figs 1-7, column 14 line 26-15 line 2), a database adapted to store the transformed information

from the common document model processing functionality (*see figs 1-7, column 14 line 26-15*

line 2), and presentation functionality (*bill presentment and payment, 124*) adapted to retrieve

information from the database and output at least some of the information via a network for use

by bill payers (*see abstract, fig 1-5, column 13 line 11-14 line 25*).

5.   As per claims 2-4, 22-24, Shutzer teaches a system in which the parsing functionality is

adapted to parse data from a print/interchange/financial stream of data provided by a biller (*see*

abstract, fig 1-5, column 13 line 11-14 line 25).

6.   As per claims 5-10, 25-29, Shutzer teaches a system in which the presentation

functionality using a style sheet in order to render information is a suitable form using markup

language, is adapted to output information for use by bill payers using or not financial software

or browser (*see figs 1-7, column 14 line 26-15 line 2)*.

7.   As per claims 10-16, 30-33, 44-46, 48-50, Shutzer teaches a system for presenting and

paying bills (*see abstract, fig 1)*, comprising parsing functionality (*bill service provider, 104)*

which is adapted to parse billing data from a plurality of billers (*billers, 106)* using rules

(*certificate authority, 110)* according to which the parsing functionality is programmed,

corresponding to a plurality of data types (*billing data)*, and to provide relevant information for

further use by the system (*see abstract, fig 1-5, column 13 line 11-14 line 25)*, a common

document model processing functionality adapted to transform the relevant information into a

common document model, which common document model is adapted to accommodate the

relevant information from the plurality of billers and according to the plurality of data types (*see*

abstract, fig 1-5, column 13 line 11-14 line 25), a database adapted to store the transformed

information from the common document model processing functionality (*see abstract, fig 1-5,*

column 13 line 11-14 line 25); and presentation functionality adapted to retrieve information

from the database and output at least some of the information via a network for use by bill payers

(see figs 1-7, column 14 line 26-15 line 2), and an interactivity functionality adapted to detect

and respond to communications from a bill payer, by at least retrieving information from the

database and presenting it to the bill payer in a form requested by the bill payer; and altering

information in the database corresponding to the bill payer according to the communications *(see*

figs 1-7, column 14 line 26-15 line 2).

8.   As per claims 17, 34, 35, Shutzer teaches a system for presenting and paying bills *(see*

abstract, fig 1), comprising parsing functionality *(bill service provider, 104)* which is adapted to

parse billing data from a plurality of billers *(billers, 106)* using rules *(certificate authority, 110)*

according to which the extractor is programmed, the billing data *(billing data)* corresponding to

a plurality of data types, and to provide relevant information for further use by the system *(see*

abstract, fig 1-5, column 13 line 11-14 line 25), a common document model processing

functionality adapted to transform the relevant information into a common document model,

which common document model is adapted to accommodate the relevant information from the

plurality of billers and according to the plurality of data types *(see abstract, fig 1-5, column 13*

line 11-14 line 25), a database adapted to store the transformed information from the common

document model processing functionality *(see abstract, fig 1-5, column 13 line 11-14 line 25)*;

and presentation functionality adapted to retrieve information from the database and output at

least some of the information via a network for use by bill payers; and a financial source

interface adapted to send and receive communications to and from at least one financial entity

and to alter information in the database according to the financial source communications *(see*

figs 1-7, column 14 line 26-15 line 2).

9.   As per claims 18, Shutzer teaches a system for presenting and paying bills (*see abstract,*

fig 1), comprising parsing functionality (*bill service provider, 104)* which is adapted to parse

billing data from a plurality of billers (*billers, 106)* using rules (*certificate authority, 110)*

according to which the extractor is programmed, the billing data (*billing data)* corresponding to a

plurality of data types, and to provide relevant information for further use by the system (*see*

abstract, fig 1-5, column 13 line 11-14 line 25), a common document model processing

functionality (*bill service provider, 104)* adapted to transform the relevant information into a

common document model, which common document model is adapted to accommodate relevant

information from the plurality of billers and according to the plurality of data types (*see figs 1-7,*

column 14 line 26-15 line 2), a database adapted to store the transformed information from the

common document model processing functionality (*see figs 1-7, column 14 line 26-15 line 2),*

and a presentation functionality adapted to retrieve information from the database and output at

least some of the information via a network for use by bill payers (*see figs 1-7, column 14 line*

26-15 line 2), interactivity functionality adapted to detect and respond to communications from a

bill payer regarding at least one of the bill payer's bills presented by the system, by at least (i)

retrieving information from the database and presenting it to the bill payer in a form requested by

the bill payer; and (ii) altering information in the database corresponding to the bill payer

according to the communications; and a financial source interface adapted to send and receive

communications to and from at least one financial entity based at least in part on

communications from the bill payer and to alter information in the database corresponding to the

bill of the payer, according at least in part to the financial source communications (*see figs 1-7, column 14 line 26-15 line 2*).

10.   As per claims 19, 36, Shutzer teaches a system further comprising interactivity functionality adapted to detect and respond to communications from a biller, by at least retrieving information from the database corresponding to the biller and presenting it to the biller in a form requested by the biller (*see abstract, fig 1-5, column 13 line 11-14 line 25*).

11.   As per claims 20, 37, Shutzer teaches a system in which the interactivity functionality is adapted to report information to billers relating at least to status of payment on their bills presented by the system (*see fig 25, column 20 line 16-55*).

12.   As per claims 38, 47, Shutzer teaches a system for presenting and paying bills (*see abstract, fig 1*), comprising an extractor functionality (*bill service provider, 104*) which is adapted to parse billing data from a plurality of billers (*billers, 106*) using rules (*certificate authority, 110*) according to which the extractor functionality is programmed, corresponding to a plurality of data types (*billing data*), and to provide relevant information for further use by the system (*see abstract, fig 1-5, column 13 line 11-14 line 25*), a common document model processing functionality adapted to transform the relevant information into a common document model, which common document model is adapted to accommodate the relevant information from the plurality of billers and according to the plurality of data types (*see figs 1-7, column 14 line 26-15 line 2*), a database adapted to store the transformed information from the common

document model processing functionality; and presentation functionality adapted to retrieve

information from the database and output at least some of the information via a network for use

by bill payers; and a bill payer interface coupled to the database adapted to allow a bill payer to

pay bills electronically (see fig 25, column 20 line 16-55).

13.   As per claims 39, Shutzer teaches a system in which the interface is adapted to allow the

bill payer to specify the location of the output (see abstract, fig 1-5, column 13 line 11-14 line

25)

14.   As per claims 41, Shutzer teaches a system for presenting and paying bills (see abstract,

fig 1), comprising parsing functionality which is adapted to parse billing data from a plurality of

billers using rules according to which the parsing functionality is programmed, the billing data

corresponding to a plurality of data types, and to provide relevant information for further use by

the system (see abstract, fig 1-5, column 13 line 11-14 line 25), a common document model

processing functionality adapted to transform the relevant information into a common document

model, which common document model is adapted to accommodate the relevant information

from the plurality of billers and according to the plurality of data types (see figs 1-7, column 14

line 26-15 line 2), a database adapted to store the transformed information from the common

document model processing functionality, a presentation functionality adapted to retrieve

information from the database and output at least some of the information via a network for use

by bill payers (see abstract, fig 1-5, column 13 line 11-14 line 25) and a biller interface coupled

to the database adapted to allow a biller to identify market segments of bill payers according to market rules and information retrieved from the database (*see fig 25, column 20 line 16-55*).

15.   As per claims 41 Shutzer teaches a system in which the biller interface is further adapted to allow the biller to alter appearance and content of bills presented to bill payers based on the market segments (*see fig 25, column 20 line 16-55*).

16.   As per claims 42, Shutzer teaches a system in which the biller interface is further adapted to allow the biller to send marketing messages to bill payers based on the market segments (*see fig 25, column 20 line 16-55*).

17.   As per claims 44, Shutzer teaches a system in which the biller interface is further adapted to allow the biller to communicate with bill payers regarding bills based on the market segments (*see figs 1-7, column 14 line 26-15 line 2*).
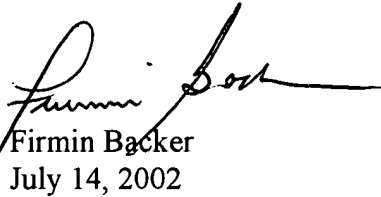
Conclusion

18.   The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. (*see form 892*).

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Firmin Backer whose telephone number is (703) 305-0624. The examiner can normally be reached on Mon-Thu 8:30-6:00.
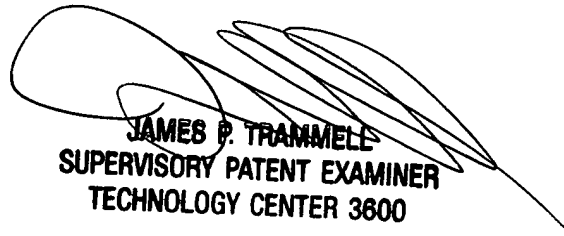
If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, James Trammel can be reached on (703) 305-9768. The fax phone numbers for the

organization where this application or proceeding is assigned are (703) 305-7687 for regular

communications and (703) 305-7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding

should be directed to the receptionist whose telephone number is (703) 308-1113.

Firmin Backer
July 14, 2002

JAMES P. TRAMMELL
SUPERVISORY PATENT EXAMINER
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